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Date: FEBRUARY 17, 2006

To: EXAMINER LE, KHANH H.  
U.S. PATENT AND TRADEMARK OFFICE

Fax #: (571) 273-8300

From: FRANK C. NICHOLAS  
Phone #: (847) 424-2521

Client/Matter No.: AUS920010551US1 (9000/50)

# of Pages: 13  
(including cover sheet)

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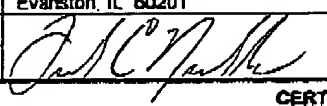
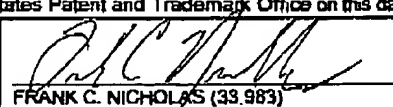
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<b>TRANSMITTAL FORM</b>  <i>(to be used for all correspondence after initial filing)</i>	Attorney Docket No.	AUS920010551US1 (9000/50)
	Application Number	09/892,965
	Filing Date	JUNE 27, 2001
	First Named Inventor	RICK A. HAMILTON II
	Group Art Unit	3622
	Examiner	LE, KHANH H.

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Response to Office Action Dated November 17, 2005 <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/Declaration(s)  <input type="checkbox"/> Status Letter <input type="checkbox"/> One-Month Petition for Extension of Time Request (dup) <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Supplemental Information Disclosure Statement, PTO-1449, art <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application	<input type="checkbox"/> Assignment Papers <input type="checkbox"/> Drawings: <input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) and Accompanying Petition <input type="checkbox"/> To Convert a Provisional Application <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Express Abandonment under 37 CFR 1.138 <input type="checkbox"/> Request of Refund	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Post Card Receipt <input type="checkbox"/> Additional Enclosure(s) (please identify below). <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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	Claims After Amendment		Highest No. Previously Paid For	Present Extra	Rate	Add'l Fee	or	Rate	Add'l Fee
Total		Minus		0	x \$25=	0		x \$50=	
Indep.		Minus		0	x \$100=	0		x \$200=	
First Presentation of Multiple Dep. Claim					+ \$180=	—		+ \$360=	
					total add'l fee	\$ 0		total add'l fee	\$ 0

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm or individual name	FRANK C. NICHOLAS Registration No. 33,983 CARDINAL LAW GROUP 1803 Oremington Avenue, Suite 2000 Evanston, IL 60201		
Signature		Date	February 17, 2006
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<h1>TRANSMITTAL FORM</h1> <p>(to be used for all correspondence after initial filing)</p>	Attorney Docket No.	AUS920010661US1 (9000/50)
	Application Number	09/892,965
	Filing Date	JUNE 27, 2001
	First Named Inventor	RICK A. HAMILTON II
	Group Art Unit	3622
	Examiner	L.E. KHANH H.

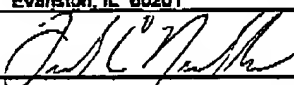
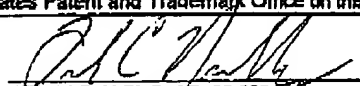
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Claims After Amendment	Highest No. Previously Paid For	Present Extra		Rate	Add'l Fee	Rate	Add'l Fee
Total	Minus	0		x \$25=	0	x \$50=	
Incep	Minus	0		x \$100=	0	x \$200=	
First Presentation of Multiple Dep. Claim				+ \$180=	—	+ \$360=	
				total add'l fee	\$ 0	total add'l fee	\$ 0

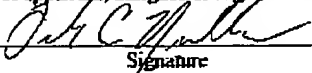
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Signature		Date	February 17, 2006
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Name of applicant, assignee or registered representative

  
Signature

February 17, 2006  
Date of Signature

PATENT  
Case No. AUS920010551US1  
(9000/50)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re patent application of:

RICK A. HAMILTON II

Serial No.: 09/892,965

Filed: JUNE 27, 2001

Title: CORPORATE REWARDS PROGRAM  
OVERDRAFT METHOD

Examiner: LE, KHANH H.

Group Art Unit: 3622

Conf. No.: 3809

**RESPONSE TO OFFICE ACTION DATED NOVEMBER 17, 2005**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22202-1450

Dear Sir:

This is a response to a Non-Final Office Action dated November 17, 2005. The  
Applicant responds as follows: